Decision Making Style, Generation and Social Stratification: An Explorative Study of Indonesia Consumer

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ABSTRACT

Purpose – This paper seeks to examine the differentiating effect of Consumer Decision Makin Style (CDMS) from social class and generation of Indonesia consumer. CDMS is measured using the Consumer Style Inventory (CSI) indicators. **Methodology/approach –** A survey that included information on descriptive research. One thousand Indonesian consumers from various social classes and generations were involved as respondents. Data were analysed using ANOVA. **Findings –** It was found that each generation has its own CDMS. Generation Z tends to have Novelty-Brand, less-Impulsive, Habitual, and less Financial-Time-Energy Consciousness. Generation Y tends to have Perfection-Quality and Recreational styles. Generation X tends to have a less Variability style. Meanwhile, the Baby Boomer generation is less in CDMS characteristics. In all generations, there is no difference in CDMS in Confused by Over choice and Variability styles. Based on social class, there are differences in CDMS for Perfection-Quality, Confused by Over choice, Recreational, Impulsive, Variability, Habitual, and Financial-Time-Energy Consciousness, but there are no differences in Novelty-Brand Consciousness. **Novelty/value –** CDMS is measured using the Consumer Style Inventory (CSI) indicator. Unfortunately, CSI is developed limited to developed countries. However, with the research base in the US, CSI data in developing countries is lacking. In Indonesia, CDMS may differ according to market segments. This study has impacts on the CDMS mapping of Indonesian consumer segments where marketers can direct appropriate marketing strategies to each segment

INTRODUCTION

The decision-making style of the consumer is one of the aspects that influence their decision-making (Roux, Merwe, Wilders, & Wissing, 2017). The term "consumer decision-making style" (also known as "CDMS") describes the mindset or methodical approach to making decisions (Leo, Bennett, & Hartel, 2005). CDMS influences consumer behavior and consumer behavior is positively related to all the independent variables that make up CDMS (Hunjra, Niazi, & Khan (2012). Consumer decision-making styles describe consumer decisions into groups of types related to retail and shopping orientation (Mandhlazi, Dhurup, & Mafini, 2013). Disparities in CDMS approaches will result in

variations in information sources, behavior, and shop preferences.

CDMS may differ according to market segment groups. Several studies show the relationship between CDMS and generation (Tanksale, Neelam, & Venkatachalam, 2014; Mandhlazi, Dhurup, & Mafini, 2013), demographics (Shabbir & Safwan, 2014; Bakewell & Mitchell, 2006), and culture (Mokhlis, 2009; Musika, 2018). According to earlier research, CDMS is influenced by demographic characteristics (Haron & Chinedhu, 2018). Regarding the research of consumer behavior, the examination of CDMS across generations is crucial (Pavlić & Vukić, 2019). In fact, there are differences in the ways that socioeconomic class affects what people buy (Chinwendu & Shedrack, 2018). According to Roux, Merwe, Wilders, and Wissing (2017), consumer decision-making is not done in a "isolation" manner but rather is impacted by a variety of elements, including the social context, style, urgency and potential long-term effects of purchases. There are many uses for consumer decision-making profiling in the field of consumer education (Mishra, 2010). However, there has not been much research related to CDMS profiling among Indonesian consumers.

CDMS is measured using the Consumer Style Inventory (CSI) indicator. CSI is a CDMS measurement instrument that unfortunately was developed limited to developed countries, especially the US and EU (Musasa & Moodley, 2020). Some researchers applied CSI to other countries such as New Zealand, China, Singapore, Czech Republic. However, with the research base in the US, CSI data in developing countries is lacking. This study intends to explore and clustering the differences CDMS Indonesia consumer based on generation and social class.

LITERATURE REVIEW
Consumer decision-making style

Klein & Sharma (2018) states that CDMS is a comprehensive covering the entire consumer decision-making related to products and shopping. CDMS is seen as a mental, cognitive orientation towards shopping and purchasing or a learned habit pattern, which dominates consumer choices and forms a relatively enduring consumer personality (Park & Gretzel, 2010). Sproles & Kendall (1987) combined the traits associated with CDMS, and therefore called the CSI (Consumer Styles Inventory).

There are 3 ways to characterize CDMS, specifically, psychographic/ lifestyle, buyer characteristics and shopper typology. The psychographic approach distinguishes hundreds of shopper characteristics, whereas the shopper typology classifies buyers into several types, and the consumer characteristic approach focuses on the cognitive measurements. The following is the 7's CSI items introduced by Sproles and Kendal (1987.

CDMS can differ according to the consumer culture because CSI is within cultures (Musika, 2018). For example, Fan & Xiao (1998) modified Sproles and Kendal's CSI from 7 to 5 items. It is argued by Tanksale, Neelam, & Venkatachalam (2014) that the CSI's Sproles and Kendall is more suitable for developed countries than developing countries such as India and many south Asian countries. CSI is not necessarily applicable in other countries (Lysonski, Durvasula, & Zotos, 1996), that's why, CSI requires validation and modification in different cultures or subjects (Tanksale, Neelam, & Venkatachalam, 2014). Here are some studies that adopted and modified Sproles & Kendall's (1987) CSI (Table 1). This study uses 8 CSIs from various researchers. The Finance-Time-Energy consciousness dimension was added from the research of Eastman, Iyer, & Thomas (2013) and Sungwon, Do, & Soonhwan (2010). The 8 dimensions are: 1. Novelty-Brand; 2. Perfection-Quality Consciousness; 3. Confused by Over choice; 4. Recreational-Hedonist; 5. Impulsive; 6. Variety seeking; 7. Habitual-Brand Loyalty; and 8. Finance-Time-Energy consciousness

Table 1. Research that adopts and modifies CSI from Sproles & Kendall

CDMS Dimensions	1	2 USA	3	4	5 Croatia	6 INA	7	8	9 Singapore	10 Swedish	11 Malaysia
1. Perfectionism-high Quality-cons.	v	v	v	v	v	v	v	v	v	v	v
2. Brand Consciousness	v	v	v	v	v	v	v	v	v	v	v
3. Novelty –fashion	v	v	v	v	v	v	v		v	v	v
4. Recreation-Hedonic	v	v	v	v	v	v	v		v	v	v
5. Confused by Over choice	v	v	v	v	v	v	v	v	v	v	v
6. Habitual-Brand loyal	v	v	v	v	v	v	v	v	v	v	
7. Price-Value cons.		v		v	v	v	v	v	v	v	v
8. Impulsiveness		v	v	v	v	v	v		v	v	
9. Shopping avoidance					v	v					v
10. Ecological and ethically cons.					v						
11. Bargain hunter					v						
12. Treasure hunter					v						
13. Nostalgia/ Ostalgic seeker					v						
14. Store loyalty/online store loyalty					v	v				v	
15. Convenience cons.						v					
16. Online shopping confidence						v					
17. Information seeking						v					
18. Time-energy conservation										v	v
19. Endorsement									v		
20. Self-identity cons.										v	
21. Satisfying											v

Sources: Mandhlazi, Dhurup, & Mafini (2013), Sproles & Kendall, (1987), Lysonski, Durvasula, & Zotos, (1996), Leo, Bennett, & Hartel, (2005), Pavlić & Vukić, (2019), Saragih & Yohanes, (2019), Mishra, (2010), Thangavel, Pathak, & Chandra, (2019), Sungwon, Do, & Soonhwan, (2010), Anderson, Hallberg, & Ingfors, (2016), Mokhlis & Salleh, (2009)

Generations and purchase decision-making styles

Generations are groups of individuals who share a common culture, historical experience, and common unique characteristics, which are influenced by life stages, conditions, and experiences. The similarity of a generation is also impacted by outside variables such as war, economy, change, political philosophy, technological innovation, and social conditions that influence social activities, social values, attitudes, and preferences (Eastman, Iyer, & Thomas, 2013). The generational range is about 20-25 years. Page & Williams (2010) states that each generation has expectations, experiences, lifestyles, values, and demographics characteristics that impact their buying behavior. Various scholarly discussions show that there is diversity in CDMS (Mandhlazi, Dhurup, & Mafini, 2013). CDMS research needs to be extended to other generations to compare each CDMS (Saragih & Yohanes, 2019).

Generation Y is the largest generation in the world and is also known as the 'net' generation or 'dot' generation (Semente & Whyte, 2018). CDMS of Generation Y consumers are Quality Conscious, Brand Conscious, Novelty seekers, Hedonistic, Confused by Over choice, Habitual, Brand loyal and Fashion conscious (Mandhlazi, Dhurup, & Mafini, 2013). Generation Y consumers grew up in a time when shopping was not considered a simple buying process.

Generation Z is identified into 4 segments namely (a) 'Economic-Quality seekers', (b) 'Convenience shoppers', (c) 'Deal hunting-convenience seekers' and (d) 'Brand and Quality Consciousness shoppers' (Thangavel, Pathak, & Chandra, 2019). Generation Z dislikes authoritative style. Understanding the CDMS of generation Z has a significant impact on marketers because it determines the cementation and consumer behavior of this generation (Pavlić & Vukić, 2019).

H1: There are differences in CDMS of Indonesian consumers based on/crossing generations BB, X, Y, and Z.

Social class and purchase decision-making style

Social class influences variations in consumer shopping behavior. Iftikhar, Hussain, Kahn, & Ilyas (2013) state that differences in each social class drive differences in shopping behavior. Haron & Chinedhu (2018) state that one of the key findings regarding the effects of social class is related to gender, age, ethnicity, family size, household income, and where children socialize. Chinwendu & Shedrack (2018) research in Nigeria, shows that consumers have a strong relationship between respect for outlet choices when shopping with consumer social class. Social class explains variations in consumer behavior related to perceptions, attitudes, motivations, and beliefs (Iftikhar, Hussain, Kahn, & Ilyas, 2013). In relation to shopping style, individuals' income, and social class (Mihic & Culina, 2006; Ohen, Umeze & Inyang, 2014) and education level has been shown to have a strong impact on buying behavior (Chinwendu & Shedrack, 2018).

H2: There are differences in CDMS of Indonesian consumers based on social class, namely Upper, Middle, and Lower social classes.

METHOD

This research is quantitative and with descriptive research type. Data was obtained through a survey with google form media. The questionnaire was delivered through the researcher's network through social media and online media. Respondents in this study totaled 1000 respondents from 34 provinces in Indonesia. The research subjects were Indonesian consumers across generations and social classes. The generations (Gen) observed are:

Gen 1 = Gen Z (1997-2012) - but only 17-25 years old were taken.
Gen 2 = Gen Y1 (1987-1996) - 26-35 years old
Gen 3 = Gen Y2 (1981-1986) - 36-45 years old
Gen 4 = Gen X (1965-1980) - 46-55 years old
Gen 5 = Gen BB (1946-1964) - > 55 years old

Meanwhile, social class groupings are based on groupings from Mihic & Culina (2006).

In this study, researchers used 8 dimensions of CSI (Consumer Style Inventory) from various researchers to measure CDMS. The Finance-Time-Energy consciousness dimension was added from the research of Eastman, Iyer, & Thomas (2013) and Sungwon, Do, & Soonhwan, 2010).

RESULT AND DISCUSSION

Based on descriptive data from respondents, the profile of respondents based on gender is quite balanced. In terms of generation, Gen BB is only 3.8%, Gen .9%).

Table 3. Descriptive Data

Indicators	Sub indicators	Percentage
Gender/ Sex	Male	44,9
	Female	55,1
Age	17-25 Yo (Z)	28,5
	26-35 Yo (Y1)	28,9
	36-45 Yo (Y2)	21,9
	46-55 Yo (X)	16,9
	>55 Yo (BB)	3,8
Social/ Socio-economic Class	Upper	2,2
	Middle	40,9
	Lower	56,9

Before being analysed, the instrument was tested for validity and reliability using item analysis and Cronbach Alpha. Data was analysed using Analysis of Variance (ANOVA) to see the CDMS profile of Indonesian consumers based on generation and social class.

Table 2. Validity and Reliability

Variable	Questions	Pearson Corr.	Sig	Cronbach Alpha
Novelty-Brand Consciousness	It is best to buy well-known national brands.	0.461	0.000	
	The more expensive a branded product is, the more I like them.	0.764	0.000	
	I like to buy 'best-selling' in demand or trending products.	0.690	0.000	0.589
	The stronger a product's advertising, the more likely I am to choose that product.	0.686	0.000	
	The more expensive the product, the higher the quality.	0.465	0.000	
Perfection-Quality Consciousness	When purchasing, I try to look for the best.	0.764	0.000	
	I am careful to get the best value for money.	0.682	0.000	
	Receiving a very high-quality product is important to me.	0.789	0.000	0.670
	My expectation standards in buying products are very high.	0.525	0.000	
	I spend a lot of time and effort shopping carefully to get the best options.	0.726	0.000	
Confused by Over choice	There are so many brands on offer that it is often confusing.	0.747	0.000	
	All the information available about the product is confusing.	0.844	0.000	0.782
	The more I search for product information, the harder to choose the best product.	0.814	0.000	
	I often wonder to decide where to shop.	0.714	0.000	
Recreational - Hedonist	Buying new things is a lot of fun.	0.663	0.000	
	I like to spend a lot of time shopping at stores.	0.859	0.000	0.701
	Shopping is a fun activity.	0.840	0.000	
Impulsive	I am an impulsive and without planning when shopping.	0.161	0.000	
	I shop quickly and buy the products and brands I want first.	0.654	0.000	
	*When I make a careless purchase, I often wish I hadn't bought it a moment later.	0.747	0.000	0.402
	*I am careful about how I spend money.	0.607	0.000	
	*I should have planned my purchase more carefully.	0.678	0.000	
Variety seeking	I shop at many retailers to get a various product.	0.926	0.000	0.833
	I shop for different brands of products to get variety.	0.925	0.000	
Habitual-Brand Loyalty	I go to the same store every time I shop.	0.702	0.000	
	When I find a product or brand that I like, I stick with it.	0.636	0.000	0.496
	I have a favorite brand that I buy from time to time.	0.810	0.000	
Finance-Time-Energy consciousness	I do my shopping quickly (save time).	0.830	0.000	0.606
	I often choose the product with the lowest cheapest price.	0.864	0.000	

Indonesian consumers' decision-making styles (CDMS) generation-based
Based on the calculated mean values, Generations BB and X are less prominent in their purchasing decision-making styles. Generation X has fewer Impulsive and Finance-Time-Energy Consciousness. Gen Y2 tends to be Impulsive and Finance-Time-Energy Consciousness. Gen Y1 tends to stand out in Perfection-Quality Consciousness, Confused by Over choice, Recreational, Variety seeking (Variability). While Gen Z tends to have Novelty-Brand, Confused by Over choice, and Habitual styles.

Table 4. Average values of CDMS dimensions across generations

GENERATION	NOV BC	PER-QUA	CONF	RECR	IMP	VAR	HABIT	FIN-TIME
1,00 (Z)	3.17	4.00	3.32	3.49	3.62	3.22	3.65	3.58
2,00 (Y1)	3.01	4.25	3.32	3.54	3.76	3.28	3.58	4.09
3,00 (Y2)	2.96	4.20	3.26	3.39	3.83	3.21	3.47	4.21
4,00 (X)	2.95	4.16	3.30	3.33	3.78	3.26	3.38	4.08
5,00 (BB)	2.91	4.07	3.28	2.97	3.57	2.89	3.49	3.42

The result of the ANOVA test show that there are differences in CDMS of Indonesian consumers across generations: Novelty-Brand Consciousness, Perfection-Quality Consciousness, Recreational, Impulsiveness, Habitual, and Financial-Time-Energy Consciousness. Thus, H0 on the CDMS dimension is rejected and Ha is accepted (Sig F < 0,05). Meanwhile, there is no difference in Indonesian CDMS among generations in the Confused by Over choice and Variability style (Sig F > 0.05).

Table 5. ANOVA test of CDMS dimensions across generations

DIMENSIONS		Sum of Squares	df	Mean Square	F	Sig.
NOVELTY-BRAND	Between Groups	8,029	4	2,007	3,640	,006
CONSCIOUSNES	Within Groups	536,539	973	,551		
	Total	544,568	977			
PERFECTION-QUALITY	Between Groups	9,476	4	2,369	5,912	,000
CONSCIOUSNESS	Within Groups	389,100	971	,401		
	Total	398,575	975			
CONFUSED BY OVER	Between Groups	,665	4	,166	,193	**,942**
CHOICE	Within Groups	838,584	972	,863		
	Total	839,249	976			
RECREATIONAL	Between Groups	13,848	4	3,462	4,206	,002
	Within Groups	800,930	973	,823		
	Total	814,778	977			
IMPULSIVE	Between Groups	7,280	4	1,820	4,500	,001
	Within Groups	387,066	957	,404		
	Total	394,346	961			
VARIABILITY	Between Groups	5,214	4	1,304	1,032	**,390**
	Within Groups	1234,312	977	1,263		
	Total	1239,526	981			
HABITUAL	Between Groups	8,939	4	2,235	3,263	,011
	Within Groups	660,183	964	,685		
	Total	669,122	968			
FINANCE-TIME-	Between Groups	70,647	4	17,662	20,337	,000
ENERGY	Within Groups	847,596	976	,868		
CONSCIOUSNESS	Total	918,244	980			

Based on the Bonferroni Post Hoc test in Table 6, the following results were obtained:
1. In the CDMS Novelty-Brand Consciousness type, the different generation groups are Generation 1 (Z) with Generation 3 (Y2) and 4 (X), where the mean Novelty-Brand Consciousness of Generation Z is significantly higher.

2. In the Perfection-Quality Consciousness CDMS type, Generation 1 (Z) has a significant difference with Generations 2 (Y1) and 3 (Y2), where the mean Perfection-Quality Consciousness CDMS of Generation Z is smaller than Generation Y.
3. In Recreational CDMS type, Generation BB is significantly different from Generation Z and Y2, where the mean of Generation BB is smaller.
4. On Impulsive CDMS type, Generation Z is significantly different from Generation Y2, where the mean of Impulsive CDMS of Generation Z is smaller than that of Generation Y2.
5. On Habitual CDMS type, Generation Z is significantly different from Generation X, where the mean of Generation Z Habitual CDMS is greater than Generation X.
6. In the Financial-Time-Energy Consciousness CDMS type, all generation groups have significant differences with each other. In general, the younger generation group has a significant difference in Financial-Time-Energy Consciousness style compared to the senior generation group. Generation Z and BB differ in style from generations Y and X, where Generation Z and BB have a smaller mean Financial-Time-Energy Consciousness CDMS.

Table 6. Multiple comparisons across generation

Dependent Variable		(I) Gen	(J) Gen	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
NOVELTY-BRAND CONS.	Bonferroni	1,00	3,00	,20447*	,06758	,025	,0143	,3946
			4,00	,21925*	,07275	,026	,0146	,4239
PERFECTION-QUALITY CONS.	Bonferroni	1,00	2,00	-,24465*	,05327	,000	-,3945	-,0948
			3,00	-,19570*	,05783	,007	-,3584	-,0330
RECREATIONAL	Bonferroni	1,00	5,00	,52116*	,16074	,012	,0689	,9734
		2,00	5,00	,56624*	,16045	,004	,1148	1,0177
IMPULSIVE	Bonferroni	1,00	3,00	-,21733*	,05852	,002	-,3820	-,0527
HABITUAL	Bonferroni	1,00	4,00	,26500*	,08148	,012	,0358	,4943
FINANCE-TIME-ENERGY CONS.	Bonferroni	1,00	2,00	-,50613*	,07856	,000	-,7272	-,2851
			3,00	-,62860*	,08470	,000	-,8669	-,3903
			4,00	-,49781*	,09130	,000	-,7547	-,2409
		2,00	5,00	,67249*	,16480	,000	,2088	1,1362
		3,00	5,00	,79496*	,16782	,000	,3228	1,2671
		4,00	5,00	,66417*	,17124	,001	,1824	1,1459

*. The mean difference is significant at the 0.05 level.
Post Hoc Test results show that groups show differences in average income (marked with an asterisk "*").
Information:
Gen 1 = Gen Z; Gen 2 = Gen Y1; Gen 3 = Gen Y2; Gen 4 = Gen X; Gen 5 = Gen BB

Indonesian consumers' decision-making styles based on social class

Based on the average value of CDMS dimensions across Indonesian consumer classes, the Lower social class has more prominent characteristics than other groups except for Novelty-Brand Consciousness and Habitual characteristics. Table 7 describes mean values across social classes.

Table 7. Mean values of CDMS dimensions across social classes

Social Class	NOV BC	PER QUA	CONF	REC	IMP	VAR	HAB	FIN TIME
Up	3.00	3.76	3.26	2.83	3.56	2.58	3.54	3.85
Mid	3.05	4.08	3.13	3.36	3.53	3.05	3.62	3.58
Low	3.02	4.21	3.43	3.51	3.88	3.39	3.47	4.22

Total	3.03	4.15	3.30	3.44	3.73	3.24	3.54	3.95

Based on the ANOVA, the null hypothesis (H0) is rejected, which means that there are differences in CDMS across social classes of Indonesian consumers. Only Null hypothesis (H0) is accepted or there is no difference on Novelty-Brand Consciousness.

Table 8. ANOVA test of CDMS dimensions across social classes

Dimension		Sum of Squares	df	Mean Square	F	Sig.
NOVELTY-BRAND CONSCIOUSNES	Between Groups	,238	2	,119	,212	**,809**
	Within Groups	547,191	974	,562		
	Total	547,429	976			
PERFECTION-QUALITY CONS.	Between Groups	7,596	2	3,798	9,331	,000
	Within Groups	396,403	974	,407		
	Total	403,999	976			
CONFUSED BY OVER CHOICE	Between Groups	21,062	2	10,531	12,540	,000
	Within Groups	818,779	975	,840		
	Total	839,840	977			
RECREATIONAL	Between Groups	13,143	2	6,572	7,980	,000
	Within Groups	803,710	976	,823		
	Total	816,853	978			
IMPULSIVE	Between Groups	27,307	2	13,654	35,500	,000
	Within Groups	368,846	959	,385		
	Total	396,153	961			
VARIABILITY	Between Groups	35,204	2	17,602	14,279	,000
	Within Groups	1208,055	980	1,233		
	Total	1243,259	982			
HABITUAL	Between Groups	5,264	2	2,632	3,820	,022
	Within Groups	665,439	966	,689		
	Total	670,703	968			
FINANCE-TIME-ENERGI CONSCIOUSNESS	Between Groups	95,094	2	47,547	56,129	,000
	Within Groups	828,459	978	,847		
	Total	923,552	980			

1. The mean value of Upper social class CDMA is smaller than that of Middle in Recreational CDMS. Upper social class: Less Perfection-Quality Consciousness, less Recreational, and less Variability; Upper class tends to be less Habitual, Financial-Time-Energy Consciousness. The mean value of CDMS Perfection-Quality Consciousness, Recreational, and Variability in the Upper class is smaller than the Lower class.
2. The Middle social class differs from the Lower in Perfection-Quality Consciousness, Confused by Over choice, Recreational, Impulsive, Variability, Habitual, and Financial-Time-Energy Consciousness. The mean value of CDMS in the Middle social class is smaller than the Lower social class in CDMS Impulsive, Perfection-Quality Consciousness, Confused by Over choice, Recreational, Variability, and Financial-Time-Energy Consciousness; Middle class Habitual CDMS is higher than the Upper and Lower social classes.
3. The Lower social class is higher in CDMS characteristics of Recreational, Perfection-Quality Consciousness, Confused by Over choice, Impulsive, Variability, and Financial-Time-Energy Consciousness. The Lower social class tends to be more Variability, Perfection-Brand Consciousness, Confused by Over choice, Recreational, Impulsive, and Financial-Time-Energy Consciousness in shopping.

Table 9. Multiple comparisons across generation

Dependent Variable	(I) ISP	(J) ISP		Std. Error	Sig.	95% Confidence Interval

			Mean Diff. (I-J)			Lower Bound	Upper Bound
PERFECTION-QUALITY CONS.	Lower	Upper	,45436*	,14519	,005	,1062	,8025
		Middle	,13936*	,04181	,003	,0391	,2396
CONFUSED BY OVER CHOICE	Lower	Middle	,30023*	,05999	,000	,1564	,4441
RECREATIONAL	Middle	Upper	,52322*	,20790	,036	,0247	1,0218
	Lower	Upper	,68013*	,20652	,003	,1849	1,1754
		Middle	,15691*	,05939	,025	,0145	,2993
RECREATIONAL	Lower	Middle	,34157*	,04098	,000	,2433	,4398
VARIABILITY	Lower	Upper	,81162*	,25898	,005	,1906	1,4327
		Middle	,33833*	,07252	,000	,1644	,5123
HABITUAL	Middle	Lower	,15091*	,05460	,017	,0200	,2818
FINANCE-TIME-ENERGY CONS.	Lower	Middle	,63747*	,06023	,000	,4930	,7819

DISCUSSION AND IMPLICATIONS

Decision-making styles of Indonesian consumers

In Madahi, Sukati, Mazhari, & Rashid's (2012), young consumers are more significant in influencing CDMS because they are more open to experience and less concerned about price. In this research, Generation Z tends to have a Novelty-Brand Consciousness style, less Impulsive, Habitual, and less Financial-Time-Energy Consciousness. These results partially align with Tanksale, Neelam, & Venkatachalam's (2014) research that young urban consumers purchase for fun, are more Quality Consciousness, and Brand Consciousness. Brand Consciousness in Eastman, Iyer, & Thomas (2013) is related to Price equal, Quality, Recreational, and Shopping consciousness. These results are slightly different from Pavlić & Vukić's (2019) research in Croatia, which is the same in the Recreational and Hedonistic dimensions, but different in the characteristics of less Price value consciousness and less Impulsiveness. Thangavel, Pathak, & Chandra's (2019) research indicate that Gen Z has less Brand loyal characteristic.

Generation Y's have emerged as major consumers in the global market (Musasa, 2020). In this study, Generation Y tends to have less Novelty- Brand, Perfection-Quality, Impulsive, Recreational, and Financial-Time-Energy Consciousness styles. This research is like in Africa consumers. Generation Y tend to have Quality, Brand Consciousness, Novelty seekers, Hedonistic, Confused by Over choice, Habitual, Loyal to brand and fashion-conscious characteristics (Mandhlazi, Dhurup, & Mafini, 2013). The less Novelty Brand tendency was also found in Gen Y in Sweden (Agosi & Pakdeejirakul, 2013).

Indonesia Gen Z tends to have the style of Novelty-Brand Consciousness, less Impulsive, Habitual, and less Financial-Time-Energy Consciousness. Generation Y tends to have less Novelty-Brand Consciousness, Perfection-Quality Consciousness, Impulsive, Recreational, and Financial-Time-Energy Consciousness styles. CDMS in young consumers of the US, Korea and China are Brand, Quality, Price, Time consciousness, and information utilization. The Novelty fashion, Impulsive, and Habitual-Brand-loyal dimensions are present in Korean and US consumers but not in Chinese consumers (Fan & Xiao, 1998).

In contrast to Indonesian young consumers, India young consumers have almost all CDMS characteristics (Tanksale, Neelam, & Venkatachalam, 2014). Also, the younger generations (Y and Z) are more likely to spend money and time (time-financial) on technological devices and the internet (Semente & Whyte, 2018). While Saragih & Yohanes (2019) stated that Gen Millennials Indonesia have CDMS Habitual-Brand loyal and Novelty Consciousness for new models and products.

In this research, Generation X tends to have less Novelty-Brand, Impulsive, less Variability, and Financial-Time-Energy Consciousness styles. While Generation BB tends less Novelty- Brand, less Recreational, less Impulsive, less Variability, less Financial-Time-Energy Consciousness. At the same time, they also have a relatively low leisure dimension index, which indicates that shopping is not their favorite form of entertainment (Smalej, 2017). Madahi, Sukati, Mazhari, & Rashid (2012) stated that as age increases, the effect of age on CDMS decreases.

Meanwhile, the results of this research indicate that there is no difference in CDMS among generations of Indonesian consumers in the Confused by Over choice and Variability (Sig F > 0.05). This result is different

from Mandhlazi, Dhurup, & Mafini's (2013) in relation to the impact of age on buying styles where young generation Y tends to be more Confused by Over choice than the Gen Y.

Every generation consumer has unique expectations, experiences, beliefs, lifestyles, values, and socio-demographic factors that influence purchasing behavior (Page & Williams, 2010). Mishra (2010) states that CDMS measurement provides a new direction for research and education on consumer segmentation and decision-making. Understanding the CDMS of each generation is important for marketers because it determines the consumer behavior of this generation and is also relevant for market segmentation (Pavlić & Vukić, 2019).

Social class-based decision-making style of Indonesian consumers

Consumption expenditures are no longer only seen as the fulfillment of individual and institutional needs, but also represent the perimeter of social, personal, and self-image relations (Marić & Grubor, 2015). The products that consumers use indicate social class and status. When a person moves up to the Upper social class, preferences and tastes also change (Iftikhar, Hussain, Kahn, & Ilyas, 2013). The consumption behavior and socio-economic class is reflexive, because social class influence consumption patterns, and otherwise consumption reflects a person's social status/class.

Social class affects consumer spending behavior differently (Chinwendu & Shedrack, 2018; Iftikhar, Hussain, Kahn, & Ilyas (2013). Consumers act in accordance with the beliefs and norms of each social class. Agosi & Pakdeejirakul's (2013) found that Sweden consumers are increasingly interested in their own comfort rather than following social class. In contrast to Nigerian consumers, where consumers show a strong relationship between social class and the choice of shopping place (Chinwendu & Shedrack, 2018).

The results of this research explain that the Upper social class has CDMS of less Perfection-Quality Consciousness, less Recreational, and less Variability; less Habitual but cares about Financial-Time-Energy Consciousness. The Upper social class is more involved in product type selection, shopping time convenience, store opening hours, and proximity (Chinwendu & Shedrack, 2018). The Upper social class spends time on luxury products and favours products that are rare/unique, important, and have a brand reputation because they have the resources and luxury lifestyle (Iftikhar, Hussain, Kahn, & Ilyas, 2013). High-end consumers want to enjoy a pleasant store atmosphere with attractive, cleaner, whiter and with fewer products on display (Durmaz & Taşdemir, 2014).

This research result that the Middle social class has a Habitual shopping style. Al-Modaf (2002) states that Upper-Middle class consumers in developing countries, however, will remain prudent and logical in their spending. The Middle class are discerning consumers and place importance on the quality of products according to their standards and meanings (Iftikhar, Hussain, Kahn, & Ilyas, 2013) and more confident in their spending ability (Durmaz (2014). Middle class groups spend according to create a new identity and higher social status.

Ahmed, Khan and Samad (2016) stated that the Middle class in Indonesia consumes durable goods, along with eating out, leisure and travel, also at the highest consumption levels in big cities. From the consumption experiences of other countries, for example Taiwan, South Korea and Japan shows that as income rises, consumers tend to spend money proportionately less on basic necessities (food and clothing) and more on choice goods and luxuries.

In this study, the Lower social class tends to be more Perfection-Brand, Confused by Overchoice, Recreational, Impulsive, Variability, and Financial-Time-Energy Consciousness. Many factors are considered by Lower social class consumers including discounts and low prices (Chinwendu & Shedrack, 2018). The Lower social class spends resources on products that are important/urgent in their lives despite low quality. Perfection-Brand Consciousness in Lower-class consumers means the value of products from inclusivity rather than exclusivity, simply because of financial constraints. Low-income consumers also choose well-known brands for the reason of fulfilling their low-income aspirations and as a form of brand loyalty.

Durmaz and Taşdemir (2014) states that the Lower social class likes local shopping, recreational, face to face, get friendly, and easy credit, and shopping for household items or clothes as a fun activity. Typical Impulsive refers to the Lower class's tendency to not plan for their future (Iqbal & Ismail, 2011). On the other hand, high-income consumers prefer clean visuals. Low-income consumers tend to be more used to crowded environments with lots of stimuli. Low-income consumers have limited budgets and are willing to pay more for a good shopping experience.

CDMS has 3 components: psychographics (needs and values), characteristics (distinctive features) related to the cognitive and affective focus on purchases, and consumer typology (group consumption patterns)

(Mandhlazi, 2011). CDMS as part of the consumer behavior literature, has been a major research concern since the 1950s (Musasa, 2020). Decision-making is influenced by a variety of factors, including the social environment, style, and the evaluation of both the immediate and long-term effects of the purchase (Roux, Merwe, Wilders, and Wissing, 2017). People from different classes exhibit various behaviours in their buying and shopping processes. Hunjra, Niazi, & Khan (2012) mentioned that CDMS affects consumer behaviour positively and significantly. The creation of the CDMS concept for consumers in Indonesia and other Asian countries—particularly developing ones—is the theoretical implication of this research, and it aims to enhance consumer characteristics and consumption decision-making.

For marketers, purchasing decision making styles have an impact on targeting and positioning strategies. In the largest generation in number and also the most productive generation, Generation Y, quality, recreational and practical products will determine purchases. Meanwhile, Generation Z does not buy products in a hurry, it is a habit of use, and branded and new products, even though the quality is unknown. The senior generation (X and BB) is a generation that is not too concerned with brands, newness, variety, and limitations of time, money, energy. Generation X still has an impulsive style. Here marketers need a strong personal selling strategy and consumer knowledge to educate senior consumers.

CONCLUSION

It can be concluded that there are differences in CDMS of Indonesian consumers across generations: Novelty-Brand Consciousness, Perfection-Quality Consciousness, Recreational, Impulsiveness, Habitual, and Financial-Time-Energy Consciousness. Meanwhile, there is no difference in Confused by Over choice and Variability style.

Generation Z tends to have Novelty-Brand, less Impulsive, Habitual, and less Financial-Time-Energy Consciousness style. Generation Y tends to have less Novelty-Brand, Perfection-Quality, Impulsive, Recreational, and Financial-Time-Energy Consciousness styles. Generation X tends to have less Novelty-Brand, Impulsive, less Variability, and Financial-Time-Energy Consciousness. Generation BB tends to have less Novelty-BC, less Recreational, less Impulsive, less Variability, and less Financial-Time-Energy Consciousness. Meanwhile, there is no difference in CDMS among generations of Indonesian consumers in the Confused by Over choice and Variability.

There are differences in CDMS across social classes of Indonesian consumers for Perfection-Quality, Confused by Over choice, Recreational, Impulsive, Variability, Habitual, and Financial-Time-Energy Consciousness. Meanwhile, there is no difference on Novelty-Brand Consciousness. Upper social class has characteristics: Less Perfection-Quality, less Recreational, less Variability, less Habitual, Financial-Time-Energy Consciousness. The Middle social class differs from the Lower social class which mean value of CDMS is smaller than the Lower social class in CDMS Impulsive, Perfection-Quality, Confused by Over choice, Recreational, Variability, and Financial-Time-Energy Consciousness. Middle social class has a Habitual shopping style. The Lower social class is higher in Recreational, Perfection-Quality Consciousness, Confused by Over choice, Impulsive, Variability, and Financial-Time-Energy Consciousness than upper class.

Upper and middle social classes have a practical and fast style in purchasing. They know the habitual terrain of the products they buy. Meanwhile, the lower social class tends to shop for recreation, looks for variety, is impulsive, considers costs, but wants a quality appearance like the upper class. So, shopping products and activities that are linked to recreation and event experiences can be a strategic choice.

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